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dividing, after the step of covering is completed, the substrate array to provide encased individual substrates each completing the mini-card having the semiconductor memory device embedded therein.

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4. (Amended) A mini-card with a semiconductor memory device is characterized in that the mini-card is manufactured by a method comprising the steps:

providing an array of substrates including a plurality of individual substrates connected together;

mounting a semiconductor memory device on each of the individual substrates;

covering the individual substrates with respective cases; and

dividing, after the step of covering is completed, the substrate array to provide encased individual substrates each completing the mini-card having the semiconductor memory device embedded therein.

5. (Amended) A mini-card with a semiconductor memory device comprising:

a substrate;

a semiconductor memory device mounted on the substrate; and

a case covering the substrate;

wherein a part of the substrate is exposed to an external side of the case.

REMARKS

Claims 1-5 are active and pending in the present application, all of which stand rejected. Claims 1-5 stand rejected under 35 USC §103 over various combinations of